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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number. : 10/084,856 Confirmation Number. : 6222
Applicants : Douglas U. Mennie *et al.*
Filed : July 27, 2002
Title : Automatic Funds Processing System

TC/A.U. : 3694
Examiner : Matthew C. Osborne

Docket Number : 247171-000373USD1
Customer Number : 41,230

REPLY TO RESTRICTION REQUIREMENT
MAILED APRIL 5, 2007

Mail Stop Amendment
COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450

CERTIFICATE OF MAILING
37 C.F.R. 1.8

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as First Class Mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313 on the date indicated below.

4/17/07 *Deborah Ricks*
Date (Deborah Ricks)

Dear Commissioner:

This paper is being submitted in reply to the Restriction Requirement mailed April 5, 2007, for which the one-month date for response is May 5, 2007 and this response is being filed within that time period. In response thereto, the Applicants respectfully request the Examiner to consider the following remarks.

The Applicants' **Amendments to the Claims** are reflected in the **Listing of Claims**, which begins on page 2 of this paper.

The Applicants' **Remarks** begin on page 11 of this paper.